

REMARKS

Claims 1-19 remain pending in the application. Claims 1-19 have been variously rejected to under 35 U.S.C. §102. Claims 1, 10 and 19 have been objected to because of various informalities. Claims 1, 10 and 19 have herein been amended and are fully supported by the specification. Claims 9 and 18 were objected to for being dependent from rejected claims, but would otherwise be allowable if rewritten in an independent form. Claims 9 and 18 have been rewritten in an independent form. Applicant has amended the claims to correct formalities and the amendments do not intend to narrow the scope of the claimed subject matter of the present invention. Applicants have herein amended the Title. No new matter has been added to the prosecution of this application. Support for the amendments is found throughout the present application.

For at least the reasons stated below, Applicants respectfully traverse the rejections, and assert that all pending claims, as amended, are now be in condition for allowance.

1. Objections

Claims 1, 10 and 19 have been objected to because the claims recited, "...to select from of the images in the frame." Furthermore, Claim 1, line 7, before "images" there is missing the word "the". Claims 1, 10, and 19 have herein been amended to correct the informalities.

Claims 9 and 18 have been objected to as being dependent from rejected claims, but would be allowable if rewritten in independent form.

Specification

The specification has been amended to place all uses of trademarks in proper form as required.

Drawings

The drawings have been objected to because Figures 1 and 2A are substantial duplicate of each other while referring to different tasks. Applicant thanks the Examiner for pointing out this inadvertent mistake. Applicant is herein submitting a substitute drawing for Figure 2A as included herein with this amendment. No new matter has been added.

2. 35 U.S.C. § 102 Rejections

Claims 1-8, 10-17, and 19-20 have been rejected under 35 U.S.C. § 102(e) as being

anticipated by Ferguson et. al (US Patent # 6,064,984) hereinafter referred to as Ferguson.

Applicant respectfully traverse these rejections. Applicant assert that not every element of every claim, as amended, is taught by the reference. MPEP § 2131 provides:

“A claim is anticipated only if each and every element as set forth in the claim is found, either expressly or inherently described, in a single prior art reference.”
Verdegaal Bros. v. Union Oil Co. of California, 814 F.2d 628, 631, 2 USPQ2d 1051, 1053 (Fed. Cir. 1987). “The identical invention must be shown in as complete detail as is contained in the ... claim.” Richardson v. Suzuki Motor Co., 868 F.2d 1226, 1236, 9 USPQ2d 1913, 1920 (Fed. Cir. 1989). The elements must be arranged as required by the claim...”

The present invention generally provides for a system and method for a user to make financial decisions by negotiating tradeoffs between personal financial goals.

As discussed below, not every element of every claim (as amended) is taught by the reference, thus the Examiner's § 102 rejections are unsupported by the art and should be withdrawn.

The cited reference

Ferguson discloses a computer-implemented financial planner that obtains large quantities of information, e.g. from the customer, from financial product providers, from a library of historic and contemporary market information, and the like, and presents that information in a graphic medium in conjunction with an expert system to thereby enable financial decision making.

The cited references distinguished

The present invention as claimed by the amended Claims 1-19 recites a system and method for affording a user interface by providing a plurality of images that are displayed in a frame. Each of the images represent a goal of a user. The user is permitted to select from of the images in the frame. Further, a user is permitted to adjust preferences related to the goal represented by the selected image in the frame. The appearance of one or more of images in the frame is altered based on the adjusted preferences of the goal represented by the selected image.

Ferguson discloses a financial system that only deals with one image at a time. Ferguson has no teaching of a frame wherein multiple images representing life events are displayed and the appearance of one or more images changes based on adjustment of preferences.

In contrast, the present invention allows the user to explore scenarios related to multiple financial goals including purchases of cars, homes, college education and the like. The user preferences are related to the quality of the individual financial goal, for example purchasing a BMW® versus a Honda®, and the impact of a particular preference versus another. Therefore, the present invention allows the user to explore the selection of one goal versus another and its impact on other goals in terms of tradeoffs necessary for the selection.

Claims 9 and 18 have been objected to for depending from rejected claims but would be allowable if rewritten in an independent form. Claims 9 and 18 have been amended accordingly.

Claims 1, 10 and 19 have been objected to for various informalities. Claims 1, 10 and 19 have been amended to correct the informalities. No new matter has been added. Support for the amendments may be found throughout the specification. The claims amendments introduced herein are for the purpose of correcting informalities and are not intended to narrow the scope of the claims in any way.

For the reasons stated above, Applicants believe that the independent Claims 1, 10, and 19 of the present invention are patentable over Ferguson. Therefore, Applicants respectfully request the rejections to be withdrawn. Furthermore, the amended independent claims 9 and 18 have been rewritten in an independent form per the Examiner's instructions. For this reason, Applicants believe claims 9 and 18 are now also in condition for allowance.

Furthermore, the dependent Claims 2-8 and 12-17, directly or indirectly depend from and contain all the patentably distinguishing limitations of allowable independent Claims 1, 10, and 19. Therefore, Applicant respectfully submits that dependent Claims 2-8 and 12-17 are in position to overcome these rejections and respectfully requests the Examiner to withdraw the rejections.

Attached hereto is a marked-up version of the changes made to the claims by the current amendment. The attached pages are captioned "APPENDIX A, VERSION WITH MARKINGS TO SHOW CHANGES MADE."

CONCLUSION

Applicant submits that all pending claims are allowable and respectfully requests that a Notice of Allowance be issued in this case. In the event a telephone conversation would expedite the prosecution of this application, the Examiner may reach the undersigned at (650) 320-4358.

Respectfully submitted,

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CERTIFICATE OF MAILING (37 CFR 1.8(a))

I hereby certify that this paper (along with any attachments referred to as being enclosed) is being deposited with the United States Postal Service with sufficient postage as first class mail in the envelope addressed to: Commissioner of Patents, Washington D.C. 20231 on

Dated: December 24, 2002

By: _____

Yolette Yturralde-Owen